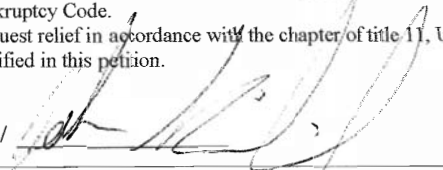


Official Form 1 (10/06)		UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS				<b>Voluntary Petition</b>																					
Name of debtor (if individual, enter Last, First, Middle): MIKHAIL, JOHN, EMMANUEL				Name of Joint Debtor (Spouse)(Last, First, Middle) N/A,																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): N/A				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): N/A																							
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): 6626				Last four digits of Soc. Sec./Complete EIN or other Tax ID No.. (if more than one, state all): N/A																							
Street Address of Debtor (No. & Street, City, State, & Zip Code) 4136 COLFAX ST. SKOKIE, IL 60076				Street Address of Joint Debtor (No. & St., City, State & Zip Code) N/A																							
County of Residence or of the Principal Place of Business: COOK				County of Residence or of the Principal Place of Business: N/A																							
Mailing Address of Debtor (if different from street address): N/A				Mailing Address of Joint Debtor (if different from street address):																							
Location of Principal Assets of Business Debtor (if different from street address above): N/A																											
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box)  <input checked="" type="checkbox"/> Individual(s)(Inc. joint debtors <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (Inc. LLC, LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other: (If the debtor is not one of the above entities, check this box and State type of entity below) _____		<b>Nature of Business</b> (Check <b>one</b> box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> Check box, if applicable  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26, U.S.C., Internal Revenue Code		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily <b>Consumer</b> debts, defined in 11 U.S.C. 101(8) as "incurred by an individual primarily for a personal, family or household purpose" <input type="checkbox"/> Debts are primarily <b>Business</b> debts.																							
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(e). See Official Form No. 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to Chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				<b>Chapter 11 Debtors</b>  Check one box: <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. 101 <input type="checkbox"/> Debtor is Not a small business as defined in 11 U.S.C. 101 ----- Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to noninsiders or affiliates are less than \$2 million ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. 1126(b)																							
<b>Statistical/Administrative Information</b>  <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																					
Estimated Number of Creditors  <table style="width: 100%; text-align: center;"> <tr> <td>1-49</td> <td>49-99</td> <td>100-199</td> <td>200-999</td> <td>1000-5000</td> <td>5001-10000</td> <td>10001-25000</td> <td>25001-50000</td> <td>50001-100000</td> <td>OVER 100000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>								1-49	49-99	100-199	200-999	1000-5000	5001-10000	10001-25000	25001-50000	50001-100000	OVER 100000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	49-99	100-199	200-999	1000-5000	5001-10000			10001-25000	25001-50000	50001-100000	OVER 100000																
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$10,000 <input type="checkbox"/> \$10,000 to \$100,000 <input type="checkbox"/> \$100,000 to \$1 million <input type="checkbox"/> \$1 million to \$100 million <input type="checkbox"/> More than \$100 million																											
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,000 to \$100,000 <input checked="" type="checkbox"/> \$100,000 to \$1 million <input type="checkbox"/> \$1 million to \$100 million <input type="checkbox"/> More than \$100 million																											

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>FORM B1, Page 2 (10/06)</b> MIKHAIL, JOHN EMMANUEL	
<b>All Prior Bankruptcy Cases Filed Within the last 8 Years</b> (if more than two, attach additional sheet.)			
Location Where filed: N/A	Case Number:	Date Filed:	
Location Where filed: N/A	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: N/A	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (To be completed if the Debtor is required to file periodic reports (e.g., forms 10K and 10Q with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b>  (To be completed if Debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter. I further certify that I have delivered to the debtor the notice required by §342 of the Bankruptcy Code.  X /S/ ERIK S. NEWTON <hr style="width: 100%;"/> ERIK S. NEWTON, Attorney for Debtor(s)      Date 1/5/2010	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)  <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> Check all applicable boxes. <input type="checkbox"/> Landlord has a judgment against the debtor for possession of the debtor's residence. (If box checked, complete the following.)  <div style="text-align: center;"> <hr style="width: 50%; margin: 0 auto;"/>         (Name of landlord that obtained judgment)       </div> <div style="text-align: center;"> <hr style="width: 50%; margin: 0 auto;"/>         (Address of landlord)       </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

<b>Voluntary Petition</b> (This page must be completed and filed in every case.)		Name of Debtor(s) MIKHAIL, JOHN EMMANUEL	FORM BI, Page 3 (10/06)
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If the petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained the read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /S/  JOHN E. MIKHAIL, Debtor  X /S/ N/A, Joint Debtor  Telephone Number (If not represented by attorney) 1/5/2010 Date		<b>Signature of A Foreign Representative of a Recognized Foreign Proceeding</b> I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition. (Check only <b>one</b> box) <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. <input type="checkbox"/> Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign proceeding is attached.  X  (Signature of Foreign Representative)  (Printed Name of Foreign Representative)  (Date)	
<b>Signature of Attorney</b>  X /S/ ERIK S. NEWTON  Signature of Attorney for Debtor(s) Print below: Attorney Name, Code, Firm, Address, Telephone No: ERIK S. NEWTON Bar Number/Code: 6287771 LUMEN LAW 500 N. MICHIGAN AVE. SUITE 300 CHICAGO, IL 60611 TEL: 312-948-408 - FAX: 312-962-8823  1/5/2010 Date		<b>Signature of Non-Attorney Petition Preparer</b> I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Official Form 19B is attached.  Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer  Social Security number (If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.) (Required by 11 U.S.C. § 110.)  Address X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i> [Publisher's Note: This form is NOT intended to be used by nonattorney bankruptcy-petition preparers: Schedules do not contain all disclosures required for use by nonattorney bankruptcy-petition preparers.]	
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X  Signature of Authorized Individual  X  Printed Name of Authorized Individual  X  Title of Authorized Individual X Date			

Form B1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re JOHN, EMMANUEL JOHN EMMANUEL MIKHAILMIKHAIL, N/A  
Debtor(s) Case No: \_\_\_\_\_

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: \_\_\_\_\_  
Date: \_\_\_\_\_

1/5  
01/5/2010

Form 6 Summary (10/06)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS ILLINOIS

In re: MIKHAIL, JOHN EMMANUEL, N/A  
Debtor(s)

Case No: \_\_\_\_\_  
Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from schedules A, B, C, D, E, F, G, H, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11 or 13.

NAME OF SCHEDULE	ATTACHED	NO. SHEETS	ASSETS	LIABILITIES	OTHER
A — Real Property	Yes	1	120,000.00		
B — Personal Property	Yes	3	1,275.00		
C — Property Claimed as Exempt	Yes	1			
D — Creditors Holding Secured Claims	Yes	2		376,000.00	
E — Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F — Creditors Holding Unsecured Nonpriority Claims	Yes	3		11,664.00	
G — Executory Contracts and Unexpired Leases	Yes	1			
H — Codebtors	Yes	1			
I — Current Income of Individual Debtor(s)	Yes	1			695.00
J — Current Expenditures of Individual Debtor(s)	Yes	1			732.00
Total number of sheets in all Schedules					
Total Assets			121,275.00		
Total Liabilities				387,664.00	

(10/06)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS ILLINOIS

In re: JOHN EMMANUEL MIKHAIL, N/A  
Debtor(s)

Case No: \_\_\_\_\_  
Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report the information below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts, and therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.  
Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0
Student Loan Obligations (from Schedule F)	156
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0
Obligations to Pension or Profit-sharing, and Other Similar Obligations (from Schedule F)	0
<b>TOTAL</b>	<b>156.00</b>

State the following:

Average Income (from Schedule I, Line 16)	695
Average Expenses (from Schedule J, Line 18)	732
Current Monthly Income (from Form 22A Line 12, OR Form 22B, Line 11; OR Form 22C Line 20)	775

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	0.00	
3 Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column.		0.00
4. Total from Schedule F		11,664.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		11,664.00

**SCHEDULE A- REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H","W","J", or "C" in the third column labeled "Husband, Wife, Joint or Community." if the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C—Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF EBTOR'S INTEREST IN PROPERTY	HUSB WIFE JOINT COM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
4136 COLFAX STREET SKOKIE, IL 60076 COOK COUNTY, ILLINOIS, TAX PIN # 10-10-402-014	1/3 JOINT TENANT IN 4136 COLFAX STREET, WITH JAMILA AND MATTHEW MIKHAIL (DEBTOR'S PARENTS), LEGAL TITLE SUBJECT TO A LOAN BALANCE OF \$376,000 LIENED TO THE PROPERTY THAT IS VALUED AT \$360,000, FULLY ENCUMBERED. 100% EQUITABLE TITLE IN JAMILA MIKHAIL AS SOLE PROMISOR ON NOTE. HOUSE CURRENTLY SUBJECT TO FORECLOSURE ACTION.TITLE HOLDERS IN NEGOTIATION PURSUANT TO HOME AFFORDABLE MODIFICATION PROGRAM.		\$120,000.00 (UNDIVIDED 1/3 LEGAL INTEREST AS JOINT TENANT; EQUITABLE TITLE 100% IN JAMILA MIKHAIL)	\$376,000.
			\$120,000.00	TOTAL

**SCHEDULE B— PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C— Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G— Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION OF ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		CASH AT HOME/ON PERSON		\$25
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				\$50
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X	NONE. ANY FURNISHINGS AND/OR ELECTRONICS ARE USED WITH LICENSE AND OWNED BY PARENTS.		
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		MISC. USED CLOTHING		\$200
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize, and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interests. 11 U.S.C. 523(c) Rule 1007(b)	X			

12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Consumer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 FORD TAURUS		\$1000
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

31. Animals.	X			
32. Crops— growing or harvested. give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
Total				\$ <b>1,275.00</b>

Report also on Summary of Schedules.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
1995 FORD TAURUS	735 ILCS 5/121001(c)	\$1200	\$1000
MISC USED CLOTHING	735 ILCS 5/12-1001(b)	\$2000	\$200
CASH HELD BY DEBTOR	735 ILCS 5/12-1001(b)	\$2000	\$25
BANK ACCOUNT	735 ILCS 5/12-1001(b)	\$2000	\$50

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is Disputed, place an "X" in the column labeled Disputed. (You may need to place an X in more than one of these three columns.)

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code And Account Number (See Instructions above)	C O D E B ē O R	H W J C	Date Claim Was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion If Any
Acct No: MIN 100195910003268680 FIRST NLC FINANCIAL SERVICES 700 W. HILLSBORO BLVD BLDG 1, STE 204 DEERFIELD BEACH, FL 33441 & NOMINEE MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. & NOMINEE LASALLE BANK, N.A. AS TRUSTEE FOR MLMI TRUST SERIES 2007-HE3 o x* DEED HELD BY JAMILA	x*		DEED HELD BY JAMILA MIKHAIL, MATTHEW MIKHAIL, AND JOHN MIKHAIL AS UNDIVIDED 1/3 LEGAL TITLE HOLDERS AS JOINT TENANTS OF 4136 COLFAX STREET, SKOKIE, IL 60076; LOAN PROMISOR AND 100% EQUITABLE TITLE IN JAMILA MIKHAIL; LOAN FULLY LIENED TO THE PROPERTY.*				\$376,000	NONE
Totals							376,000.00	0.00

- **\*EXPLANATORY NOTE: Debtor's name is on the recorded deed to the property along with his parents, Matthew and Jamila Mikhail. Each holds a 1/3 undivided legal title in the property as joint tenants. However, the home, valued at approximately \$360,000 USD, is subject to a mortgage and note given only by Jamila Mikhail for \$378,000.00 to FIRST NLC FINANCIAL SERVICES, LLC. This mortgage is fully lienied to the property. While Debtor's name is on the deed, Debtor's mother, Jamila Mikhail is the sole equitable title holder and sole payor on the note. The balance on the note is \$376,000.00, and the home is valued at only \$360,000.00. There is, therefore, no equity in the home. Furthermore, the home is currently subject to a foreclosure action by LASALL BANK, N.A. AS TRUSTEE, No. 08CH37646, in Chancery, Cook County, Illinois. JAMILA MIKHAIL is presently renegotiating the note on the property pursuant to the Home Affordable Modification Program. Debtor does not claim the property as exempt, since there is no equity and Debtor holds no equitable title. Jamila Mikhail intends to keep the property and work out payment with the mortgagee.**

**SCHEDULE E— CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and the last four digits of the account number, if any, of all entities holding priority claims against the debtor or property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. 112; Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule HC Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an X in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this Total also in the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

X Check this box if debtor has no creditors holding unsecured claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or are recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian or responsible relative of such a child or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. 507(a)(1).

☐ **Extensions of credit in an involuntary case.**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. ' 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. ' 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessal while the debtor was intoxicated from using alcohol, a drug or other substance.

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced after the date of adjustment.

Type of Priority for Claims Listed on This Sheet

Creditor's Name and Mailing Address Including Zip Code And Account Number (See Instructions)	C O D E B T O R	H W J C	Date Claim Was Incurred, and Consideration for Claim	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Total Amount of Claim	Amount Entitled to Priority	Amount Not Entitled to Priority, If Any
Acct No:  NONE									
Acct No:									
Acct No:									
<b>Total &gt;</b> (Report also on Summary of Schedules)							0.00		
<b>Totals &gt;</b> (If applicable, report also on the Statistical Summary of Certain Liabilities, and Related Data)								0.00	0.00

**SCHEDULE F— CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and the last four digits of any account number of all entities holding unsecured claims without priority against the debtor or property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. 112; Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use continuation sheets.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC" for "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "CONTINGENT." If the claim is unliquidated, place an "X" in the column labeled "UNLIQUIDATED." If the claim is disputed, place an "X" in the column labeled "DISPUTED." (You may need to place an X in more than one of these three columns.)

Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also in the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if the debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code And Account Number (See Instructions above)	C O D E B T O R	H W J C	Date Claim Was Incurred And Consideration for Claim If Claim is Subject to Setoff, so State	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim
Acct No: xxxx-xxxx-2190 FIRST PREMIER BANK 900 W. DELAWARE ST. SIOUX FALLS, SD 57104  ALTERNATE ADDRESS  FIRST PREMIER BANK 3820 N. LOUISE AVE. SIOUX FALLS, SD 57107			VARIOUS DATES; CREDIT CARD PURCHASES				\$392
Acct No: xxxxxxxxxxxx2413 ILL. STUDENT ASST. CO. BANKRUPTCY DEPARTMENT 1755 LAKE COOK RD. DEERFIELD, IL 60015			SEPTEMBER 2008; EDUCATIONAL SERVICES LOAN				\$156
Acct No: xxxxxx0767 ARMOR SYSTEMS CORP. 2322 N. GREEN BAY RD. WAUKEGAN, IL 60087			SAME DEBT LISTED BELOW TO SWEDISH COVENANT; COLLECTION AGENT FOR SWEDISH COVENANT				\$794

ALTERNATE ADDRESS  ARMOR SYSTEMS CORP. 1700 KIEFER DR STE 1 ZION, IL 60099							
Acct No: xxxxx6001 MEDICAL BUSINESS BUREAU 1460 RENAISSANCE DR STE 400 PARK RIDGE, IL 60068			SAME DEBT LISTED BELOW TO SWEDISH EMERGENCY ASSOC.; COLLECTION AGENT FOR SWEDISH EMERGENCY ASSOC.				\$325
Acct No: xxxxx2501 VALENTINE & KEBARTAS, INC. 15 UNION ST. LAWRENCE, MA 01840			SAME DEBT LISTED BELOW TO U.S. CELLULAR; COLLECTION AGENT FOR U.S. CELLULAR				\$48
Acct No: xxxxx2501 U.S. CELLULAR P.O. BOX 0203 PALATINE, IL 60055-0203			VARIOUS DATES; CELLULAR PHONE SERVICES				\$48
Acct No: xxxxxx0767 BILLING OFFICE SWEDISH COVENANT HOSPITAL 5145 N. CALIFORNIA AVE. CHICAGO, IL 60625			JULY 2008; MEDICAL SERVICES				\$794
Acct No: xxxxx6001 BILLING OFFICE SWEDISH EMERGENCY ASSOC. 5145 N. CALIFORNIA AVE. CHICAGO, IL 60625			FEBRUARY 2008; MEDICAL SERVICES				\$325
Acct No: xx7299 KAY JEWELERS CUSTOMER SERVICE DEPARTMENT 375 GHENT RD. FAIRLAWN, OH 44333			VARIOUS DATES; CREDIT CARD PURCHASES				\$145
Acct No: xxxxx4948 PORTFOLIO RECOVERY ASSOC RIVERSIDE COMMERCE CENTER 120 CORPORATE BLVD NORFOLK, VA 23502			VARIOUS DATES; CELLULAR PHONE SERVICES				\$272
Acct No: xxxxx0835 WACHOVIA BANK OF DE/FTU PO BOX 3117 WINSTON SALEM, NC 27102			JANUARY 2009; PERSONAL LOAN				\$1022
Acct No: N/A – JOHN MIKHAIL BARR MANAGEMENT 6408 N. WESTERN AVE. CHICAGO, IL 60645			SAME DEBT LISTED BELOW TO DEVON WESTERN CURRENCY EXCHANGE; COLLECTION AGENT FOR DEVON WESTERN				\$1050

[illegible]

**SCHEDULE G— EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e, "Purchaser," "Agent" etc. State whether the debtor is lessor or lessee of a lease.

Provide the name and complete mailing address of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child," and do not disclose the child's name. See 11 U.S.C. 112; Fed. R. Bankr. P. 1007(m).

[X] Check this box if debtor has no executory contract or unexpired leases.

Name and Mailing Address, including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential real property. State Contract Number of any Government Contract
N/A	N/A

**SCHEDULE H— CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. 112; F. Bankr R. P. 1007(m).

☐ Check this box if debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
JAMILA MIKHAIL (DEBTOR'S MOTHER) 4136 COLFAX ST. SKOKIE, IL 60076	FIRST NLC FINANCIAL SERVICES 700 W. HILLSBORO BLVD BLDG 1, STE 204 DEERFIELD BEACH, FL 33441 & NOMINEE MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. & NOMINEE LASALLE BANK, N.A. AS TRUSTEE FOR MLMI TRUST SERIES 2007-HE3
MATTHEW MIKHAIL (DEBTOR'S FATHER) 4136 COLFAX ST. SKOKIE, IL 60076	FIRST NLC FINANCIAL SERVICES 700 W. HILLSBORO BLVD BLDG 1, STE 204 DEERFIELD BEACH, FL 33441 & NOMINEE MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. & NOMINEE LASALLE BANK, N.A. AS TRUSTEE FOR MLMI TRUST SERIES 2007-HE3

**SCHEDULE I— CURRENT INCOME OF INDIVIDUAL DEBTORS**

The column labeled "spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:  SINGLE	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP  N/A	AGE  N/A
EMPLOYMENT:	Debtor	Spouse
Occupation, Name of Employer:	ELDER CARE GIVER, ASSYRIAN UNIVERSAL ALLIANCE	N/A
How long employed:	2 YEARS	N/A
Address of employer:	7055 N. Clark Street, Chicago, IL 60626	N/A
INCOME: (Estimate of average or projected monthly income at the time case filed)		
		DEBTOR
1. Monthly gross wages, salary, and commissions (Pro rate if not paid monthly)		360
2. Estimated monthly overtime		0
3. SUBTOTAL		360
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security		40
b. Insurance		0
c. Union dues		0
d. Other (Specify)		0
5. SUBTOTAL OF PAYROLL DEDUCTIONS		40
6. TOTAL NET MONTHLY TAKE HOME PAY		320
7. Regular income from operation of business/profession/farm (Attach statement)		0
8. Income from real property		0
9. Interest and dividends		0
10. Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of the dependents listed above		0
11. Social security or other governmental assistance Specify:		0
12. Pension or retirement income		0
13. Other monthly income (Specify):		375 (family living expenditures/month)
14. SUBTOTAL OF LINES 7 THROUGH 13		375
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)		695
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15. If there is only one debtor repeat total reported on line 15)		\$695
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document. NONE.		(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

**SCHEDULE J— CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at the time case filed.  
Prorate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

[ ] Check this box if a joint petition is filed and the debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "spouse."

1. Rent, home mortgage, or mobile-home lot rent	a. Are real estate taxes included? Yes _____ No _____	0
	b. Is property insurance included? Yes _____ No _____	
2. Utilities a. Electricity and heating fuel		100
b. Water and sewer		0
c. Telephone		75
d. Other:		0
3. Home Maintenance (repairs and upkeep)		10
4. Food		200
5. Clothing		0
6. Laundry, dry cleaning		10
7. Medical and dental expenses		0
8. Transportation (not including car payments)		250
9. Recreation, clubs, entertainment, newspapers, magazines, etc.		20
10. Charitable contributions		0
11. Insurance (not deducted from wages or inc. in mortgage pmt)		0
a. Homeowner's or renter's		0
b. Life		0
c. Health		0
d. Auto		67
e. Other:		0
12. Taxes (not deducted from wages or included in home mortgage) Specify:		0
13. Installment payments (in Chapters 11, 12 and 13, do not list payments to be included in the plan)		0
a. Auto payment:		0
b. Other:		0
c. Other::		0
14. Alimony, maintenance, and support paid to others		0
15. Payments for support of additional dependents not living at the debtor's home		0
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0
17. Other:		0
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)		\$732
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of the petition.		NONE
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I		\$695
b. Average monthly expenses from Line 18 above		\$732
c. Monthly net income ( a minus b )		(\$37)

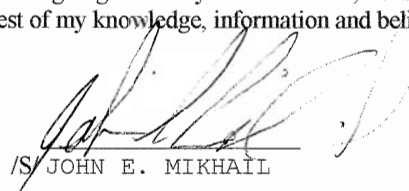
DECLARATION CONCERNING DEBTOR'S SCHEDULES

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_ sheets (Total shown on summary page plus 2) and that they are true and correct to the best of my knowledge, information and belief.

Date 1-5-10

Signature

  
/s/ JOHN E. MIKHAIL

-----  
[DECLARATION ON BEHALF OF A CORPORATION OR PARTNERSHIP OMITTED]

[DECLARATION OF NONATTORNEY BANKRUPTCY PETITION PREPARER OMITTED]

-----  
*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§152 and 3571.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: JOHN EMMANUEL MIKHAIL, N/A  
Debtor(s)

Case No: \_\_\_\_\_  
Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under Chapter 12 or Chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. §112, Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, must also complete Questions 19-25. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

Definitions

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self employed full-time or part-time. An individual debtor also may be "in business" for purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director or person in control; officers, directors, and owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the debtor's business, including part-time activities either an employee or in independent trade or business, from the beginning of **this calendar year** to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$4451	Assyrian Alliance (as caregiver for Grandfather) – January 1, 2009 to present
\$1000	Tolitano Group (construction project) – January 1, 2009 to present
\$2400	State Farm Insurance (out-of-court personal injury settlement/no suit filed) – January 1, 2009-present
\$4451	Assyrian Alliance – January 1, 2008-December 31, 2008
\$2000	Jackson Hewitt (part-time, seasonal tax preparer) – January 1, 2007-December 31, 2007

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment trade or profession, or operation of the debtor's business during the two years immediately preceding the commencement of the case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

AMOUNT	SOURCE
\$4500	Parents' and siblings' payments for Debtor's room (mortgage share) and board (food share), including utilities share with 6 residents in the home during relevant period – January 1, 2009 to present
\$4500	Parents' and siblings' payments for Debtor's room (mortgage share) and board (food share), including utilities share with 6 residents in the home during relevant period – January 1, 2008-December 31, 2008

3. Payments to creditors

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtors with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts, to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must state payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
NONE – N/A – PAYMENTS ON MORTGAGE MADE BY JAMILA MIKHAIL—NOT DEBTOR			

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
N/A			

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
NONE – N/A			

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT/AGENCY AND LOCATION	STATUS OR DISPOSITION
WILLIE D. LONG/JOSHUA LONG V. JOHN E. MIKHAIL, NO. 20091015254	COMPLAINT FOR PROPERTY DAMAGE, NON-PERSONAL INJURY	CIRCUIT COURT OF COOK COUNTY, ILLINOIS	JUDGMENT FOR PLAINTIFF, \$1,500.00
ALLSTATE INSURANCE/NOEL MARTIN V. JOHN E. MIKHAIL, NO. 09114376	COMPLAINT FOR PROPERTY DAMAGE, NON-PERSONAL	CIRCUIT COURT OF COOK COUNTY,	JUDGMENT FOR PLAINTIFF, \$4359.65

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	--------------------	-----------------------------------

NONE – N/A

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to a seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE, SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	---	--------------------------------------

N/A

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

N/A

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME, LOCATION OF COURT, CASE TITLE AND NUMBER	DATE OF ORDER	DESCRIPTION, VALUE OF PROPERTY
----------------------------------	--	---------------	--------------------------------------

N/A

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
---	-----------------------------------	--------------	----------------------------------

N/A

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

N/A

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR, IF OTHER THAN DEBTOR	AMOUNT OF MONEY, OR DESCRIPTION AND VALUE OF PROPERTY
ERIK NEWTON LUMEN LAW 500 N. MICHIGAN AVE. STE. 300 CHICAGO, IL 60611	DECEMBER 2009	\$900
GREENPATH FINANCIAL 38505 COUNTRY CLUB DR. SUITE 210 FARMINGTON HILLS, MI 48331	JANUARY 2009	\$50

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND RELATIONSHIP OF TRANSFEREE; RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

N/A

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
-------------------------------	------------------------	---

N/A

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations and brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT; LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
BANK OF AMERICA	CHECKING ACCOUNT, 4803, \$0.00	\$0.00 AT 6/24/2009

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER INSTITUTION	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	-------------------------	---------------------------------------

N/A

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

N/A

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
JAMILA MIKHAIL 4136 COLFAX ST. SKOKIE, IL 60076	House and lot, valued at \$360,000. Note given by Jamila Mikhail for \$378,000. Debtor is 1/3 legal title holder as joint tenant; 100% equitable title in Jamila Mikhail.	4136 COLFAX ST. SKOKIE, IL 60076

15. Prior address of debtor

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

N/A

16. Spouses and Former Spouses

If the debtor resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

N/A

17. Environmental Information

For the purposes of this question, the following definitions apply:

An "Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or materials into the air, land, soil, surface water, groundwater, or other medium, including but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

A "Site" means any location, facility, or property as defined by any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including but not limited to, disposal sites.

A "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and , if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

N/A

b. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

N/A

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

N/A

#### 18. Nature, location and name of business

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession or other activity either full-time or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	--	---------	--------------------	----------------------------

N/A

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. ' 101.

NAME

ADDRESS

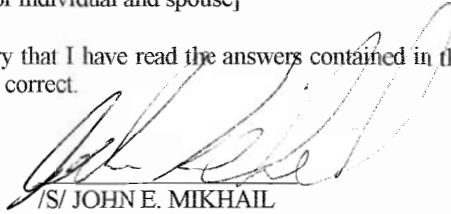
N/A

QUESTIONS NUMBERED 19 - 25 are OMITTED AS INAPPLICABLE. INDIVIDUAL DEBTOR HAS NOT BEEN, WITHIN SIX YEARS IMMEDIATELY PECEDING THE COMMENCEMENT OF THIS CASE, ANY OF THE FOLLOWING: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation, a partner, other than a limited partner, of a partnership; a sole proprietor, or otherwise self-employed.

[To be completed by individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 01/5/2009



/S/ JOHN E. MIKHAIL

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571.*

\*\*\*\*\*